

**United States Bankruptcy Court**  
**Middle District of Florida**

In re **Lori L Woodarek**Case No. 8:15-bk-00627

Debtor

Chapter 7

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	14,156.91		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		18,010.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		55,408.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,671.70
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,053.37
Total Number of Sheets of ALL Schedules		15			
			Total Assets	14,156.91	
			Total Liabilities		73,418.00

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**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>14,144.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>14,144.00</b>

State the following:

Average Income (from Schedule I, Line 12)	<b>2,671.70</b>
Average Expenses (from Schedule J, Line 22)	<b>4,053.37</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>5,344.55</b>

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>55,408.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>55,408.00</b>

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**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Suncoast Credit Union, checking account ending 9001-51</b>	J	<b>0.07</b>
		<b>Navy Federal Credit Union, checking account ending in 0709 (\$0.00 at date of filing)</b>	-	<b>0.00</b>
		<b>Navy Federal Credit Union, savings account ending in 0006</b>	-	<b>5.00</b>
		<b>Navy Federal Credit Union, savings account ending in 7290 (\$0.00 at date of filing)</b>	J	<b>0.00</b>
		<b>Navy Federal Credit Union, checking account ending in 2171</b>	-	<b>0.01</b>
		<b>Suncoast Credit Union, savings account ending in 9001-01</b>	-	<b>2.62</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	TV			<b>100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	Clothing		-	<b>50.00</b>
7. Furs and jewelry.	Miscellaneous jewelry		-	<b>50.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total >  
(Total of this page)

**207.70**3 continuation sheets attached to the Schedule of Personal Property

In re **Lori L Woodarek**Case No. 8:15-bk-00627

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**SCHEDULE B - PERSONAL PROPERTY - AMENDED**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term life insurance with CUNA</b>	-	<b>Unknown</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Roth IRA</b>		<b>3,498.21</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2014 Joint Income Tax Refund</b>		<b>Unknown</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Sub-Total > (Total of this page)				<b>3,498.21</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Lori L Woodarek**Case No. 8:15-bk-00627

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Lawsuit with Castforce</b>		<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2012 Honda Fit - 17,359 miles</b>		<b>10,451.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
Sub-Total > (Total of this page)				<b>10,451.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re Lori L WoodarekCase No. 8:15-bk-00627

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**SCHEDULE B - PERSONAL PROPERTY - AMENDED**  
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

 Sub-Total > **0.00**  
 (Total of this page)  
 Total > **14,156.91**

(Report also on Summary of Schedules)

 Sheet 3 of 3 continuation sheets attached  
 to the Schedule of Personal Property

In re **Lori L Woodarek**Case No. **8:15-bk-00627**

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**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Suncoast Credit Union, checking account ending 9001-51	Fla. Const. art. X, § 4(a)(2)	0.07	0.14
Navy Federal Credit Union, checking account ending in 0709 (\$0.00 at date of filing)	Fla. Const. art. X, § 4(a)(2)	0.00	0.00
Navy Federal Credit Union, savings account ending in 0006	Fla. Const. art. X, § 4(a)(2)	5.00	5.00
Navy Federal Credit Union, savings account ending in 7290 (\$0.00 at date of filing)	Fla. Const. art. X, § 4(a)(2)	0.00	0.00
Navy Federal Credit Union, checking account ending in 2171	Fla. Const. art. X, § 4(a)(2)	0.01	0.01
Suncoast Credit Union, savings account ending in 9001-01	Fla. Const. art. X, § 4(a)(2)	2.62	5.24
<b>Household Goods and Furnishings</b>			
TV	Fla. Const. art. X, § 4(a)(2)	100.00	100.00
<b>Wearing Apparel</b>			
Clothing	Fla. Const. art. X, § 4(a)(2)	50.00	50.00
<b>Furs and Jewelry</b>			
Miscellaneous jewelry	Fla. Const. art. X, § 4(a)(2)	50.00	50.00
<b>Interests in Insurance Policies</b>			
Term life insurance with CUNA	Fla. Stat. Ann. § 222.13	100%	Unknown
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Roth IRA	Fla. Stat. Ann. § 222.21(2)	100%	3,498.21
<b>Other Liquidated Debts Owing Debtor Including Tax Refund</b>			
2014 Joint Income Tax Refund	Fla. Stat. Ann. § 222.25(4)	0.00	Unknown
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
Lawsuit with Castforce	Fla. Const. art. X, § 4(a)(2)	Unknown	Unknown
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2012 Honda Fit - 17,359 miles	Fla. Stat. Ann. § 222.25(1) Fla. Stat. Ann. § 222.25(4) Fla. Const. art. X, § 4(a)(2)	1,000.00 4,000.00 792.30	10,451.00

**United States Bankruptcy Court**  
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In re Lori L Woodarek

Debtor(s)

Case No. 8:15-bk-00627  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 27, 2017

Signature /s/ Lori L Woodarek  
Lori L Woodarek  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.